

## Appendix 3Y

### Change of Director's Interest Notice

Information or documents not available now must be given to ASX as soon as available. Information and documents given to ASX become ASX's property and may be made public.

Introduced 30/9/2001.

<b>Name of entity:</b>	<b>BENDIGO AND ADELAIDE BANK LIMITED</b>
<b>ABN:</b>	<b>11 068 049 178</b>

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

<b>Name of Director</b>	Michael John HIRST
<b>Date of last notice</b>	17 June 2014

#### Part 1 - Change of director's relevant interests in securities

*In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust*

Note: In the case of a company, interests which come within paragraph (i) of the definition of "notifiable interest of a director" should be disclosed in this part.

<b>Direct or indirect interest</b>	Direct
<b>Nature of indirect interest</b> (including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest.	
<b>Date of change</b>	1 July 2014
<b>No. of securities held prior to change</b>	27,223 Ordinary Shares 50,000 Ordinary Shares (Employee Share Plan) 607,452 Ordinary Shares (Performance Share Plan) 5,651 Ordinary Shares (Deferred Share Plan) 218,396 Performance Rights
<b>Class</b>	Ordinary Shares (Deferred Share Plan) Performance Rights
<b>Number acquired</b>	152,438 Deferred Shares 152,438 Performance Rights
<b>Number disposed</b>	Nil.
<b>Value/Consideration</b> Note: If consideration is non-cash, provide details and estimated valuation	\$0.00 (Nil consideration payable in accordance with terms of Employee Salary Sacrifice, Deferred Share & Performance Share Plans).
<b>No. of securities held after change</b>	27,223 Ordinary Shares 50,000 Ordinary Shares (Employee Share Plan) 607,452 Ordinary Shares (Performance Share Plan) 158,089 Ordinary Shares (Deferred Share Plan) 370,834 Performance Rights

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+ See chapter 19 for defined terms.

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<b>Nature of change</b> Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	Grant of Deferred Shares and Performance Shares in accordance with the terms set out in the 2013 Notice of Annual General Meeting and which were approved by shareholders on 28 October 2013.
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#### Part 2 – Change of director's interests in contracts

Note: In the case of a company, interests which come within paragraph (ii) of the definition of "notifiable interest of a director" should be disclosed in this part.

<b>Detail of contract</b>	N/A
<b>Nature of interest</b>	
<b>Name of registered holder</b> (if issued securities)	
<b>Date of change</b>	
<b>No. and class of securities to which interest related prior to change</b> Note: Details are only required for a contract in relation to which the interest has changed	
<b>Interest acquired</b>	
<b>Interest disposed</b>	
<b>Value/Consideration</b> Note: If consideration is non-cash, provide details and an estimated valuation	
<b>Interest after change</b>	

#### Part 3 – Closed period

Were the interests in the securities or contracts detailed above traded during a closed period where prior written clearance was required?	No
If so, was prior written clearance provided to allow the trade to proceed during this period?	N/A
If prior written clearance was provided, on what date was this provided?	N/A

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